

Information to identify the case:

Debtor 1	Milford F Dickinson	Social Security number or ITIN	xxx-xx-4308
	First Name Middle Name Last Name	EIN	--
Debtor 2	Teresa Y Dickinson	Social Security number or ITIN	xxx-xx-9350
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-11332-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Milford F Dickinson

Teresa Y Dickinson
aka Teresa Y. Kuhns

2/14/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Milford F Dickinson
 Teresa Y Dickinson
 Debtors

Case No. 14-11332-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db/jdb	+Milford F Dickinson,	Teresa Y Dickinson,	507 Hogbin Rd,	Millville, NJ 08332-5229
cr	+Dean E. Weisgold, P.C.,	1835 Market Street,	Suite 1215,	Philadelphia, PA 19103-2912
514490879	+Best Buy Credit Services,	PO Box 790441,	St. Louis, MO 63179-0441	
514786313	+Lakeview Loan Servicing, LLC,	P.O. Box 1288,	Buffalo, New York 14240-1288	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2019 00:14:32	U.S. Attorney,	970 Broad St.,
	Room 502,	Rodino Federal Bldg.,	Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 15 2019 00:14:30	United States Trustee,	
	Office of the United States Trustee,	1085 Raymond Blvd.,	One Newark Center, Suite 2100,
	Newark, NJ 07102-5235		
514490883	EDI: BANKAMER.COM Feb 15 2019 04:38:00	FIA Card Servcies,	PO Box 982235,
	El Paso, TX 79998-2235		
514490881	EDI: CHASE.COM Feb 15 2019 04:38:00	Chase Freedom,	PO Box 15298,
	Wilmington, DE 19850-5298		
514490882	EDI: DISCOVER.COM Feb 15 2019 04:38:00	Discover,	PO Box 30421,
	Salt Lake City, UT 84130-0421		
514504953	EDI: DISCOVER.COM Feb 15 2019 04:38:00	Discover Bank,	DB Servicing Corporation,
	PO Box 3025,	New Albany, OH 43054-3025	
514566797	EDI: RMSC.COM Feb 15 2019 04:38:00	GE Capital Retail Bank,	
	c/o of Recovery Management Systems Corp,	25 S.E. 2nd Avenue, Suite 1120,	
	Miami, FL 33131-1605		
514490884	E-mail/Text: camanagement@mtb.com Feb 15 2019 00:14:02	M+T Mortgage,	POB 1288,
	Buffalo, NY 14240-1288		
514777507	EDI: PRA.COM Feb 15 2019 04:38:00	Portfolio Recovery Associates, LLC,	c/o Best Buy,
	POB 41067,	Norfolk VA 23541	

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514490880 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Alexandra T. Garcia	on behalf of Creditor	Lakeview Loan Servicing, LLC	NJECFMAIL@mwclaw.com,
			nj-ecfmail@ecf.courtdrive.com
Brian C. Nicholas	on behalf of Creditor	Lakeview Loan Servicing, LLC	
			bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Dean E. Weisgold	on behalf of Creditor	Dean E. Weisgold, P.C.	dean@weisgoldlaw.com,
			2rainman@comcast.net
Denise E. Carlon	on behalf of Creditor	Lakeview Loan Servicing, LLC	
			bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor	Ditech Financial LLC	dcarlon@kmlawgroup.com,
			bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com	
Isabel C. Balboa	on behalf of Trustee	Isabel C. Balboa	ecfmail@standingtrustee.com,
			summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 13

Date Rcvd: Feb 14, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Lakeview Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
Terry Tucker on behalf of Joint Debtor Teresa Y Dickinson terrytucker@comcast.net
Terry Tucker on behalf of Debtor Milford F Dickinson terrytucker@comcast.net

TOTAL: 13